

FIG. 1A

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graph BT; DB[(CREDIT ACCOUNT DATABASE 400)] --- P[PROCESSOR 170]; P --- CP[COMMUNICATION PORT 175]; CP --- Line[ ]; Line --> RCRS[TO RCRS 100];
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FIG. 1B

CONFIRMATION NUMBER	CUSTOMER NAME	CREDIT INFORMATION	DATES OF RESERVATION	INACTIVE CARD READY?
AB472161	JOHN ANDERSON	VISA 3458 1290 6423 9201	4/15/97- 4/17/97	YES
TS197222	DAVE BROWN	AMEX 2201 6510 1143 2088	5/07/97- 5/08/97	NO
HC219003	CINDY SMITH	VISA 9872 3378 9910 0638	5/11/97- 5/13/97	YES

FIG. 2

300

CUSTOMER NAME	ADDRESS	TRANSACTION HISTORY	CARD ACCEPTED	INCENTIVE SELECTED	INCENTIVE AWARDED
JOHN ANDERSON	125 MAIN ST.	STAYED FOR 15 NIGHTS IN 1996	NO	NONE	NO
DAVE BROWN	255 52ND ST.	SIGNED MARKERS FOR \$10,000	YES	ROOM UPGRADE AND DINNER FOR 2	YES
CINDY SMITH	185 APPLE LANE	SPENDS AN AVERAGE OF \$125 PER DAY	NO	NONE	NO

FIG. 3

400

CREDIT CARD NUMBER	CUSTOMER NAME	CUSTOMER ADDRESS	SPONSORING ORGANIZATION	TOTAL AUTHORIZED CREDIT LINE	SPONSORING ORGANIZATION GUARANTEED CREDIT LINE	ACTIVATED?
VISA 2458 1290 6423 9201	JOHN ANDERSON	125 MAIN ST.	GENERAL MOTORS	\$8,000	\$2,000	YES
VISA 9872 3378 9910 0638	CINDY SMITH	185 APPLE LANE	AMERICAN AIRLINES	\$4,000	\$0	NO
VISA 3098 1021 4478 7282	JOE HARRIS	416 PARK AVE.	CORNELL UNIVERSITY	\$500	\$500	YES

FIG. 4

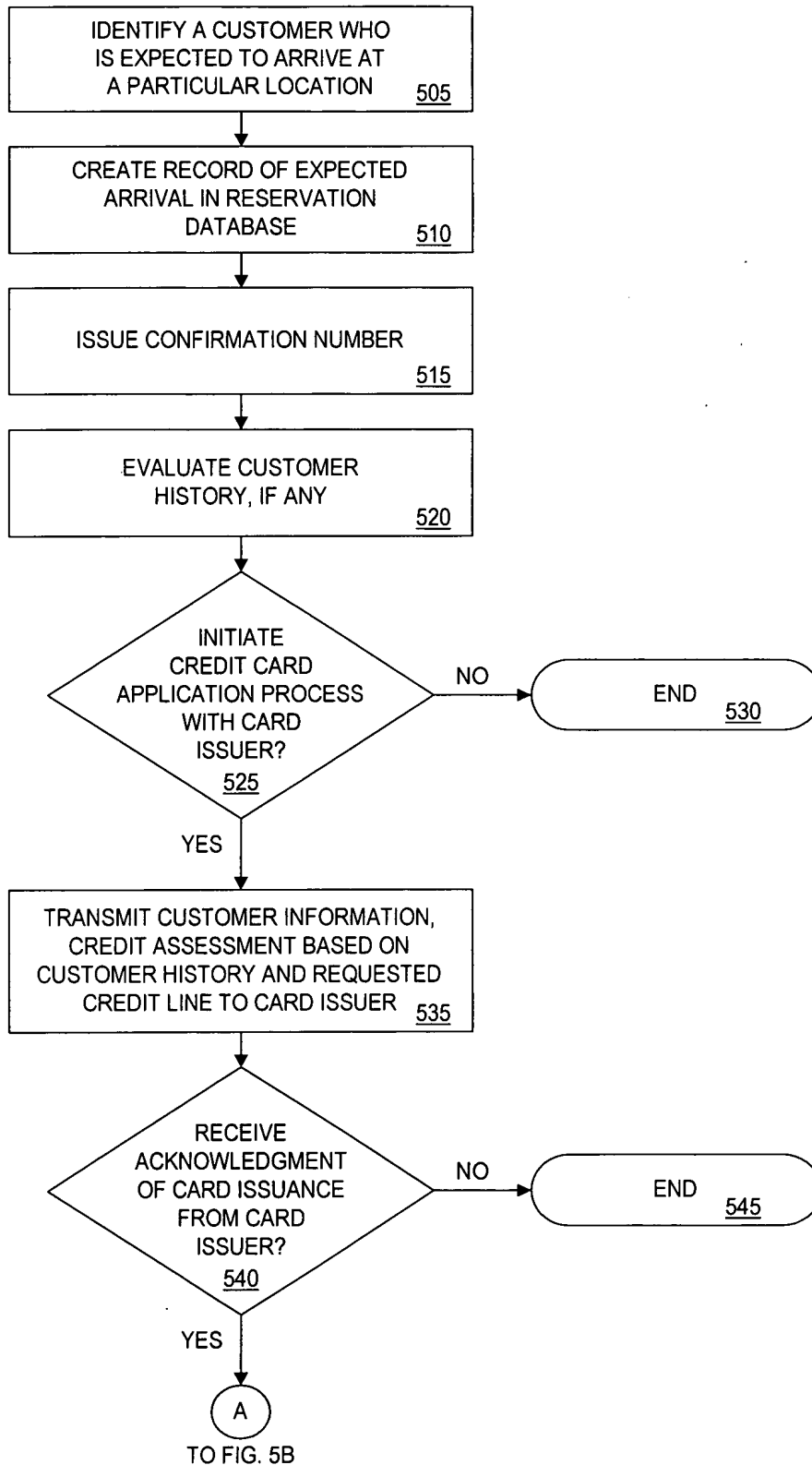


FIG. 5A

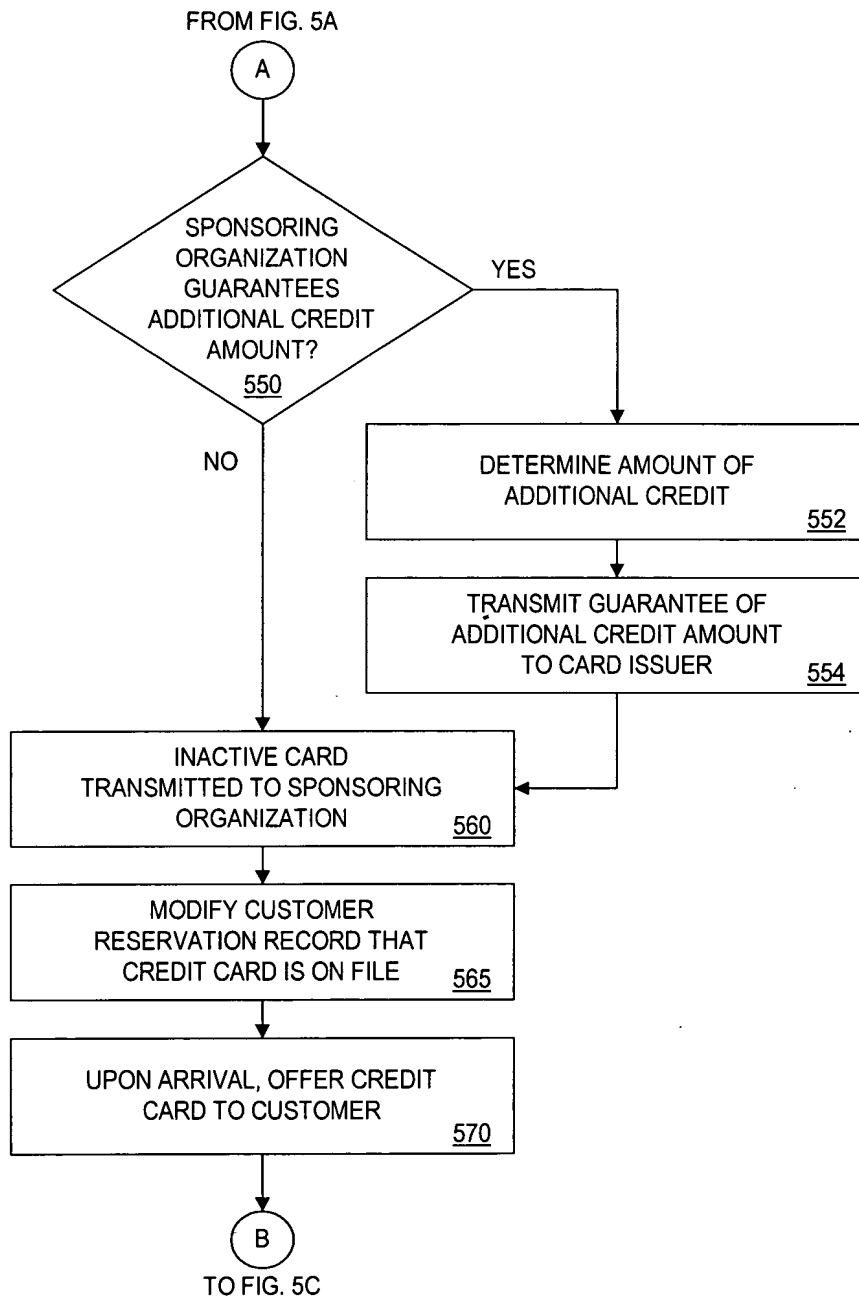


FIG. 5B

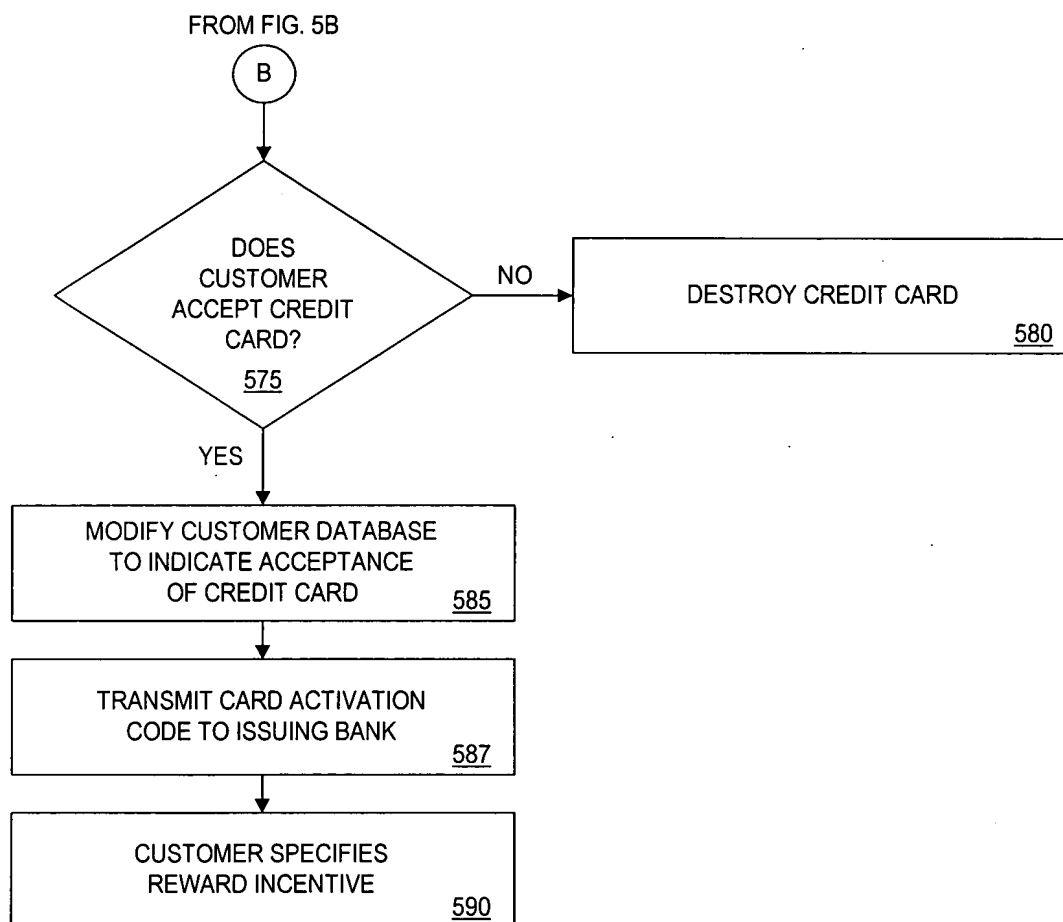


FIG. 5C

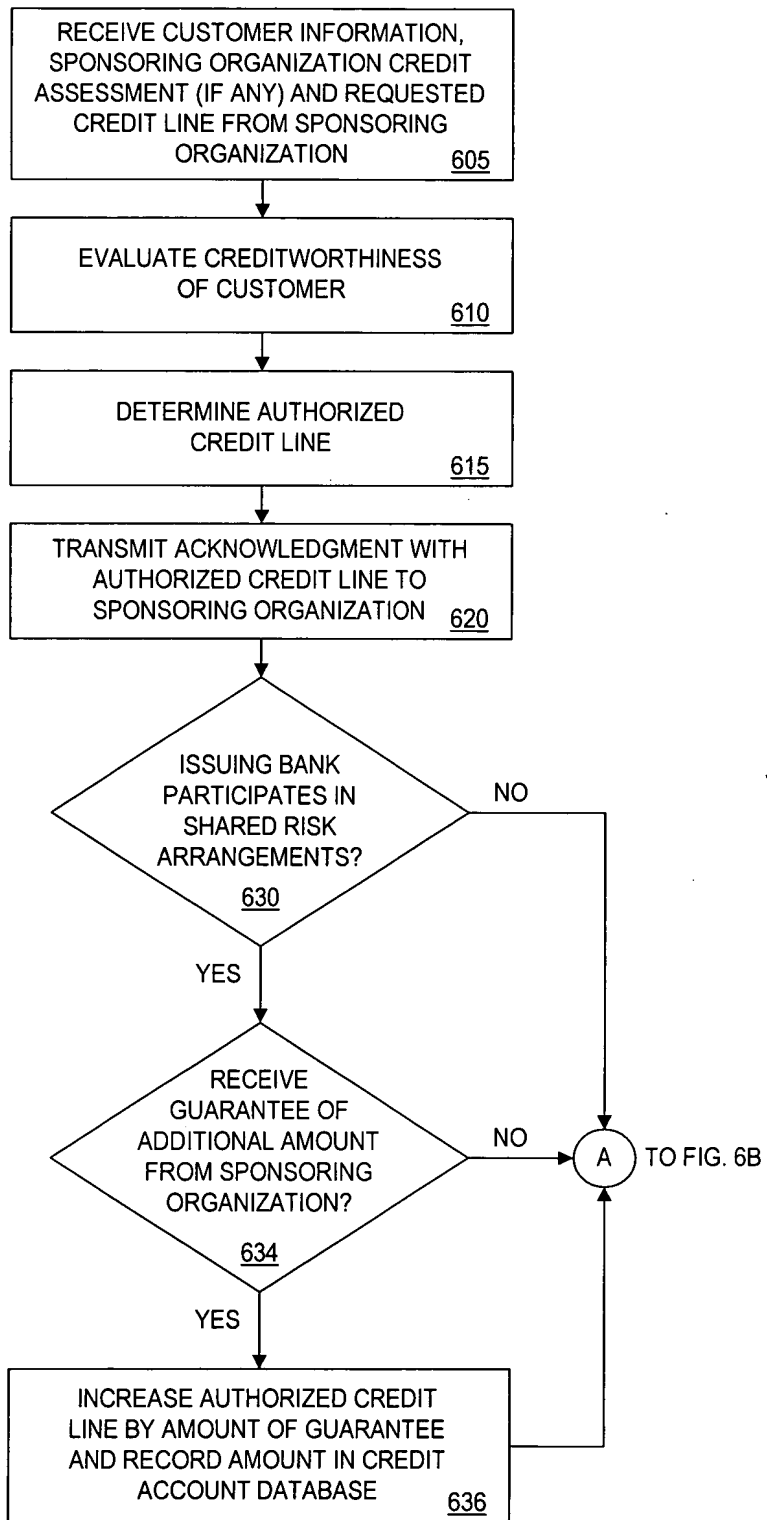


FIG. 6A

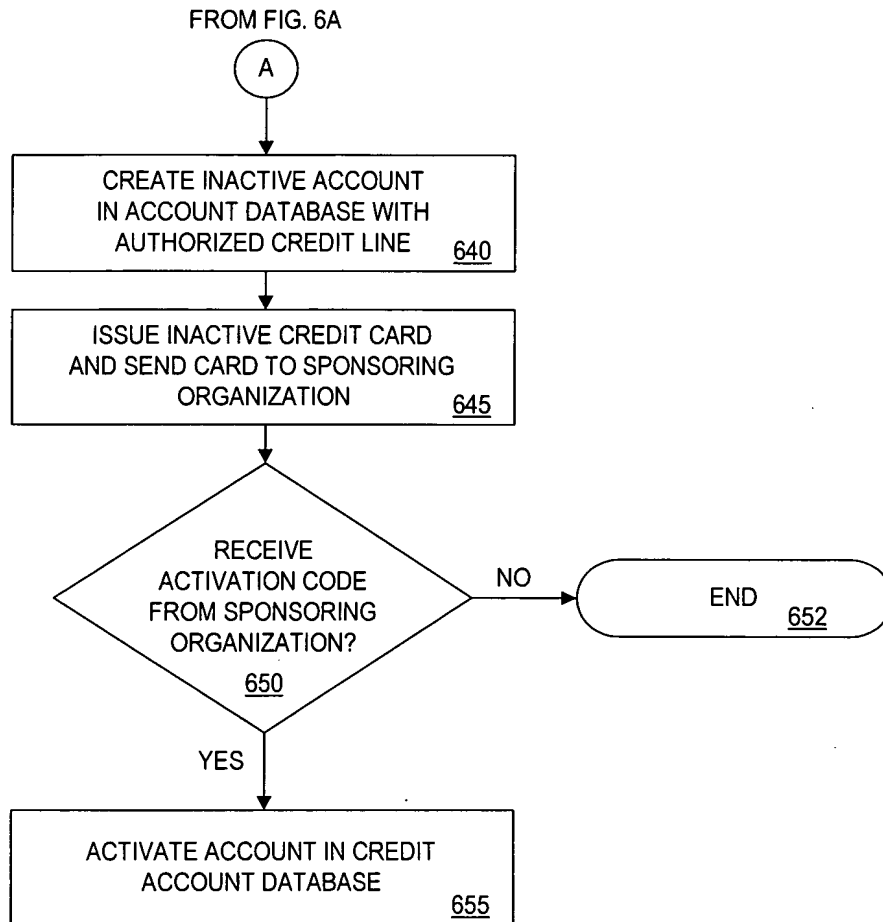


FIG. 6B